

No. 236

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

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National Banks

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June 30, 1987

Keith Colbo	Director
	Department of Commerce
Fred Flanders	Commissioner
	of Financial Institutions
Chris Olson	Examiner Supervisor
George Schlosser	Examiner
John V. Curry	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Bob Beck	Examiner
Karen Zins	Examiner
Mark Simkins	Examiner
Jill Roullier	Examiner
John Smith	Examiner
Dawn Stratton	Examiner
Alice Berg	Secretary
Pam Plovanic	Statistician

Aggregate Resources and Liabilities of (109) State Banks and (3) Trust Companies, June 30, 1987, Compared with Report of (113) State Banks and (3) Trust Companies, June 30, 1986

Figures In Thousands

RESOURCES	June 30, 1987	June 30, 1986	Decrease-Increase+
Cash and Banks	\$ 235,726	\$ 239,069	\$ 3,343-
Securities	892,969	841,128	51,841+
Funds Sold	153,866	218,905	65,039-
Loans, Discounts & Leases	1,620,233*	1,783,574*	163,341-
Premises, F&F	49,282	54,679	5,397-
Other Real Estate	24,343	24,165	178+
Other Assets	69,624	81,522	11,898-
	<u>\$ 3,046,043</u>	<u>\$ 3,243,042</u>	<u>\$ 196,999-</u>
LIABILITIES			
Total Deposits	\$ 2,687,009	\$ 2,842,916	\$ 155,907-
Funds Purchased	32,457	49,602	17,145-
Other Borrowed Funds	19,849	10,659	9,190+
Mortgages & Leases	3,110	5,541	2,431-
Other Liabilities	30,250	40,028	9,778-
Total Liabilities	<u>\$ 2,772,675</u>	<u>\$ 2,948,746</u>	<u>\$ 176,071-</u>
Sub. Notes & Debentures	1,228	4,835	3,607-
Common Stock	69,815	73,806	3,991-
Surplus	118,188	120,064	1,876-
Undivided Prof. & Cap. Res.	84,137	95,591	11,454-
	<u>\$ 3,046,043</u>	<u>\$ 3,243,042</u>	<u>\$ 196,999-</u>
*After deduction of Loan Reserves	\$ 29,160	\$ 25,693	\$ 3,467+

Aggregate Resources and Liabilities of (59) National Banks in Montana, June 30, 1987, Compared With Report of (56) National Banks in Montana, June 30, 1986**

Figures In Thousands

RESOURCES	June 30, 1987	June 30, 1986	Decrease-Increase+
Cash and Banks	\$ 314,221	\$ 277,664	\$ 36,557+
Securities	809,962	585,673	224,289+
Funds Sold	905,783	970,610	64,827-
Loans, Discounts & Leases	1,816,298*	2,096,621*	280,323-
Premises, F&F	62,389	57,219	5,170+
Other Real Estate	26,013	24,625	1,388+
Other Assets	101,274	103,958	2,684-
	<u>\$ 4,035,940</u>	<u>\$ 4,116,370</u>	<u>\$ 80,430-</u>
LIABILITIES			
Total Deposits	\$ 3,341,547	\$ 3,082,479	\$ 259,068+
Funds Purchased	346,720	658,845	312,125-
Demand Notes	14,901	(0)	14,901+
Other Borrowed Funds	9,374	25,772	16,398-
Mortgages & Leases	8,900	11,185	2,285-
Other Liabilities	47,408	75,227	27,819-
Total Liabilities	<u>\$ 3,768,850</u>	<u>\$ 3,853,508</u>	<u>\$ 84,658-</u>
Sub. Notes & Debentures	10,339	14,980	4,641-
Preferred Stock	5,500	5,900	400-
Common Stock	90,688	79,210	11,478+
Surplus	96,741	84,036	12,705+
Undivided Prof. & Cap. Res.	63,822	78,736	14,914-
	<u>\$ 4,035,940</u>	<u>\$ 4,116,370</u>	<u>\$ 80,430-</u>
*After deduction of Loan Reserves	\$ 61,277	\$ 49,901	\$ 11,376+
Grand Total — All Banks in Montana	<u>\$ 7,081,983</u>	<u>\$ 7,359,412</u>	<u>\$ 277,429-</u>

**Data relating to National Banks obtained from Montana National Banks

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1987	June 30, 1986	NATIONAL BANKS	June 30, 1987	June 30, 1986
Loans and Leases as Percentage of Total Assets	53.64%	55.35%	Loans and Leases as Percentage of Total Assets	45.83%	51.52%
Loans and Leases as Percentage of Total Deposits	61.38%	63.64%	Loans and Leases as Percentage of Total Deposits	56.19%	69.64%
Capital and Reserve a/c's as Percentage of Total Assets	9.84%	9.79%	Capital and Reserve a/c's as Percentage of Total Assets	8.01%	7.51%
Capital and Reserve a/c's as Percentage of Total Deposits	11.26%	11.26%	Capital and Reserve a/c's as Percentage of Total Deposits	9.83%	10.15%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Bank-West Billings
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	*Western Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana
	First Security Bank (1)

Helena	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
***Name Change Effective 6-2-87**
Inter West Bank of Montana

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.
	First Interstate Bank of Billings, N.A.
	Norwest Bank Billings, N.A.
Bozeman	First Bank Bozeman
	Montana Bank of Bozeman, N.A.
Butte	First Bank Butte, N.A.
	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	First Citizens Bank, N.A.
	Glacier National Bank
Cut Bank	First National Bank
*Deer Lodge	Peoples Bank of Deer Lodge
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A.
	First Bank West, N.A.
	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First Bank Havre
Helena	First Bank Helena, N.A.
	Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
*Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A.
	First Bank-Western Montana, N.A.
	First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

***Peoples Bank of Deer Lodge opened 4-10-87.**
***BankWest, N.A., Kalispell opened 5-18-87.**

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